

## UNITED STATES BANKRUPTCY COURT

District of Minnesota

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, &amp; Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/13/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected by accessing the court's web site at [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov) or at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) and address):

MARILYN JANINE MCLANE  
231 31ST AVE N  
ST CLOUD, MN 56303

Case Number:  
05 - 48943 - NCD

Social Security/Taxpayer ID Nos.:  
XXX-XX-3638

Attorney for Debtor(s) (name and address):

MARILYN JANINE MCLANE  
231 31ST AVE N  
ST CLOUD, MN 56303

Telephone number:

Bankruptcy Trustee (name and address):  
DORRAINE A LARISON  
1010 W ST GERMAIN RM 600  
ST CLOUD, MN 56301  
Telephone number: 320-252-4414

## Meeting of Creditors:

Date: December 29, 2005 Time: 02:00 pm Location: STEARNS COUNTY COURTHOUSE  
RM 134  
725 COURTHOUSE SQUARE  
ST CLOUD, MN 56303

## Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
02/27/06

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

## Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.

## Address of the Bankruptcy Clerk's Office:

U S BANKRUPTCY COURT  
U S COURTHOUSE RM 301  
300 S 4TH ST  
MINNEAPOLIS, MN 55415  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

## For the Court:

Clerk of the Bankruptcy Court:  
LORI VOSEJPKA

Hours Open: Monday - Friday 8:00 AM - 5:00 PM

Date: 10/17/05

**EXPLANATIONS**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

**--Refer to Other Side For Important Deadlines and Notices---**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0864-4  
Case: 05-48943

User: user76  
Form ID: 316

Page 1 of 1  
Total Served: 14

Date Rcvd: Oct 18, 2005

The following entities were served by first class mail on Oct 20, 2005.

db	+MCLANE, MARILYN JANINE, 231 31ST AVE N, ST CLOUD, MN 56303-4137
tr	+LARISON, DORRAINE A, 1010 W ST GERMAIN RM 600, ST CLOUD, MN 56301-3002
6879207	+CALVARY PORTFOLIO SERVICES, 4050 E COTTON CENTER DRIVE, PHEONIX AZ 85040-8861
6879206	CAPITOL ONE, 4851 COX ROAD, RICHMOND VA 23229
6879205	+CHASE MANHATFAN MORTGAGE, 10790 RANCHO BERNARDO ROAD, SAN DIEGO CA 92127-5705
6879216	+MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6879208	+ROBERT W KOUBSKY DDS, 300 FIRST STREET N, SUITE 102, ST CLOUD MN 56387-1103
6879209	SOUTHEAST FINANCIAL CREDIT UNION, 510 MARYLAND WAY, SUITE 100, BRENT WOOD TN 37024
6879210	+ST CLOUD MEDICAL GROUP, 4544 COUNTY ROAD 134, ST CLOUD MN 56303-4665
6879215	+STATE OF MINNESOTA, DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812
6879212	STEARNS COUNTY SHERIFF, STEARNS COUNTY COURTHOUSE, ST CLOUD MN 56301
6879211	+THE GURSTEL LAW FIRM, 401 NORTH THIRD STREET, SUITE 590, MINNEAPOLIS MN 55401-5009
6879214	+UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6879213	+UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2005

Signature:

